

Figure 1

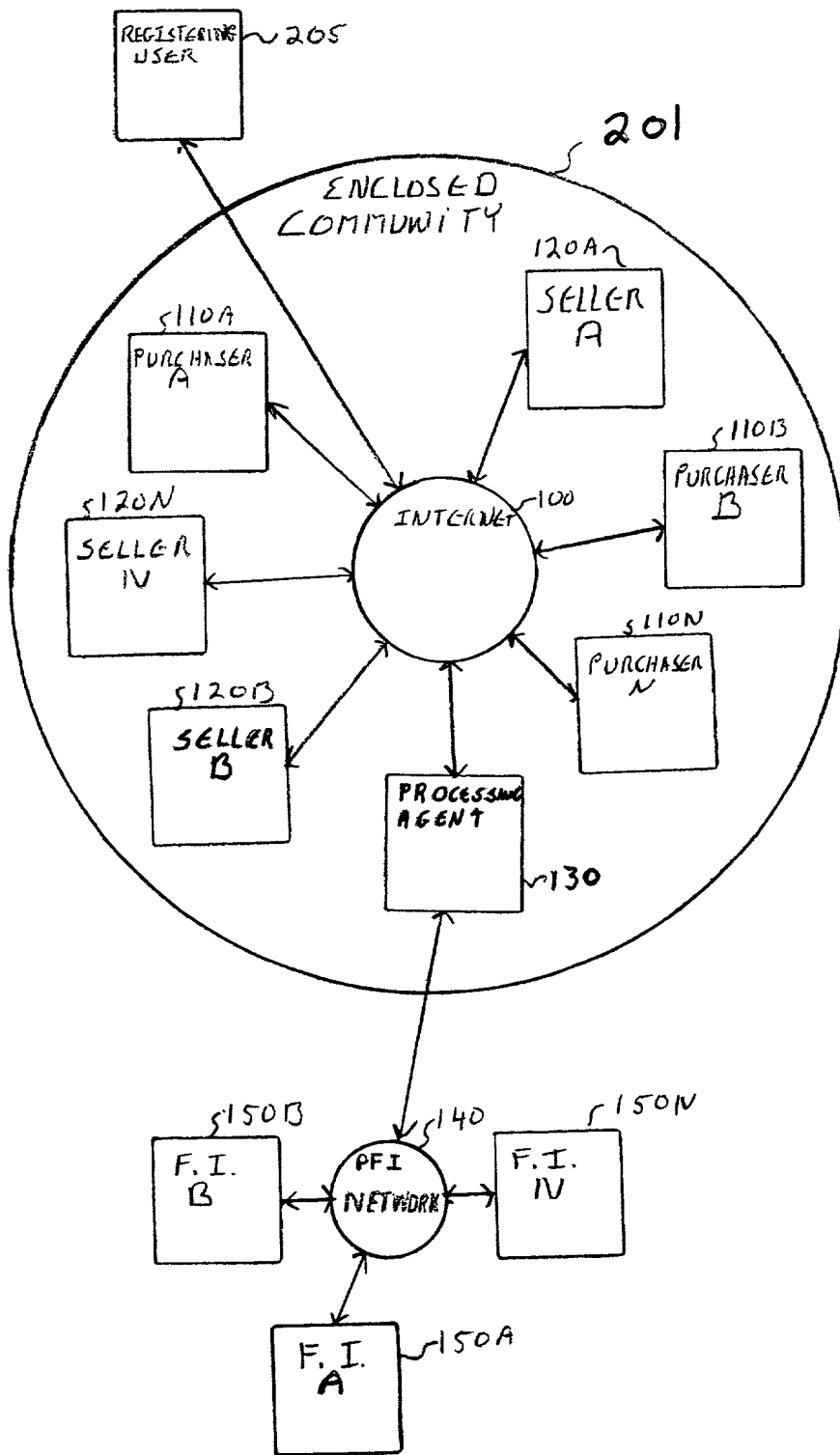
[illegible]

FIGURE 2

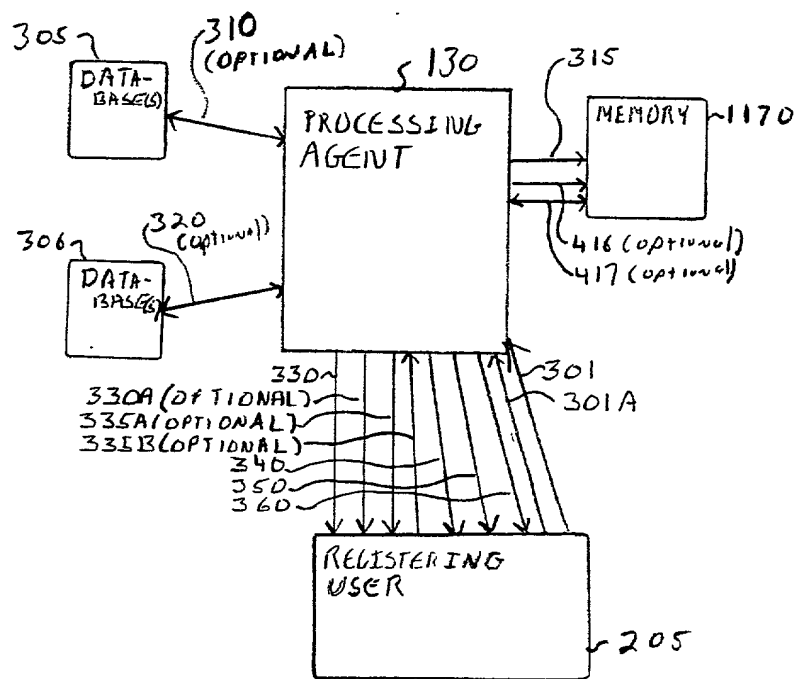
[illegible]

FIGURE 3

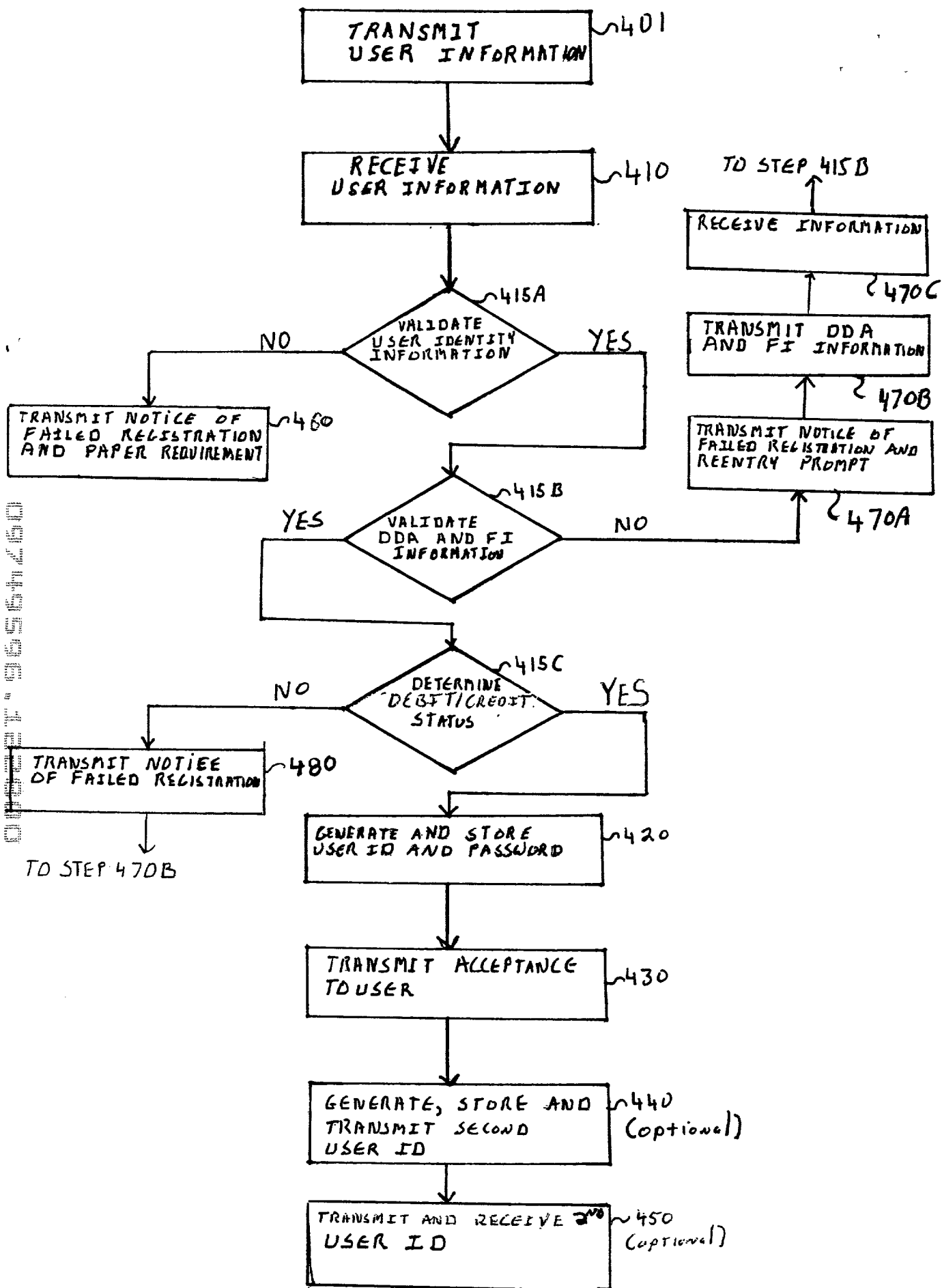
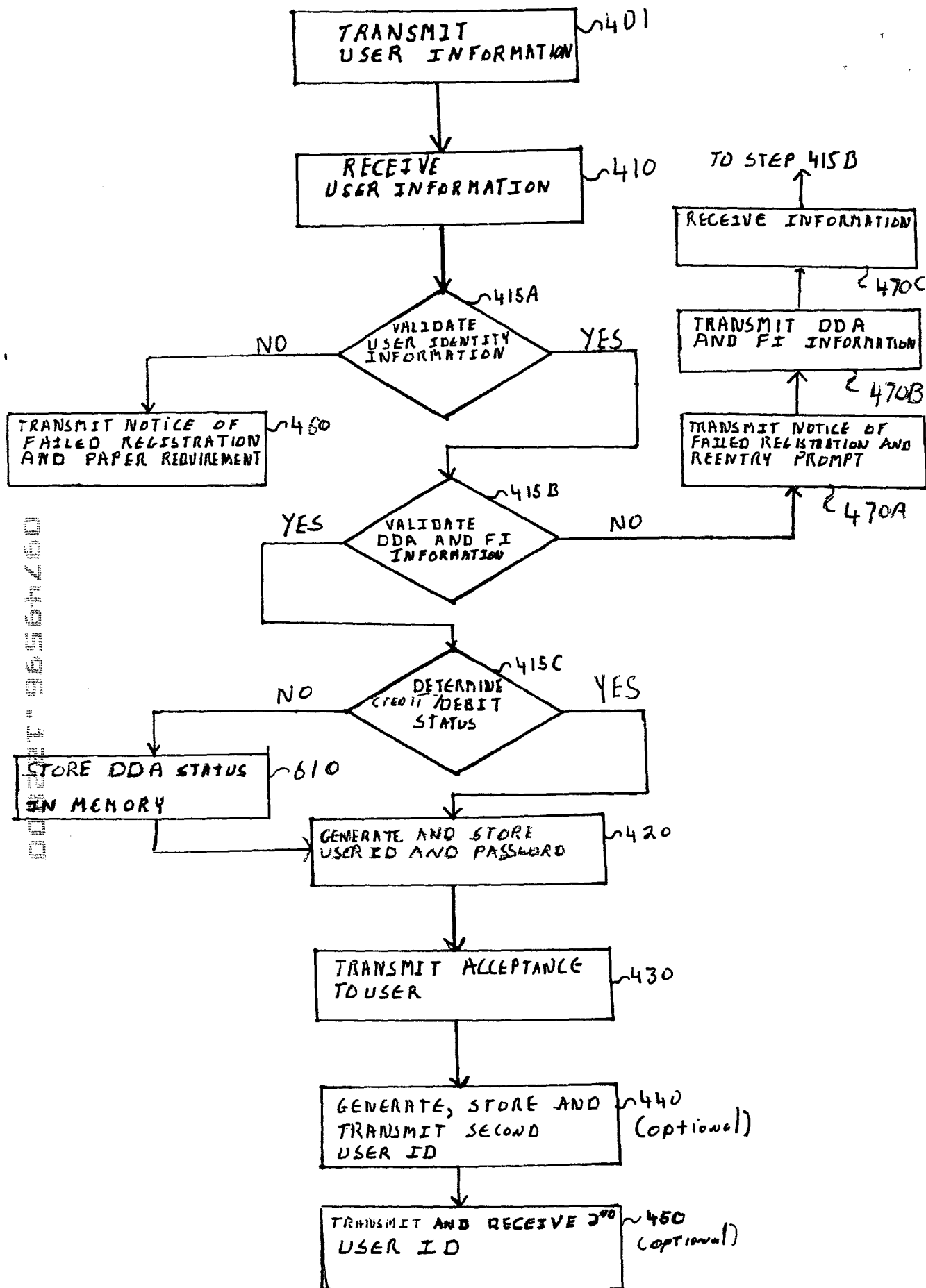


FIGURE 4



The diagram illustrates a system architecture with the following components and connections:

- Processing Agent (130)**: The central component of the system.
- Data Bases (305, 306)**: Two data storage units. Each is connected to the Processing Agent via a bidirectional arrow (310, 320).
- Memory (1170)**: Connected to the Processing Agent via multiple lines (315, 416, 417).
- Registering User (205)**: A user entity at the bottom of the diagram.
- Interfacing Lines (330A, 335A, 335B, 340, 350, 360, 301, 301A)**: A bundle of lines connecting the Registering User to the Processing Agent. Some lines are labeled as optional (330A, 335A, 335B).

FIGURE 8

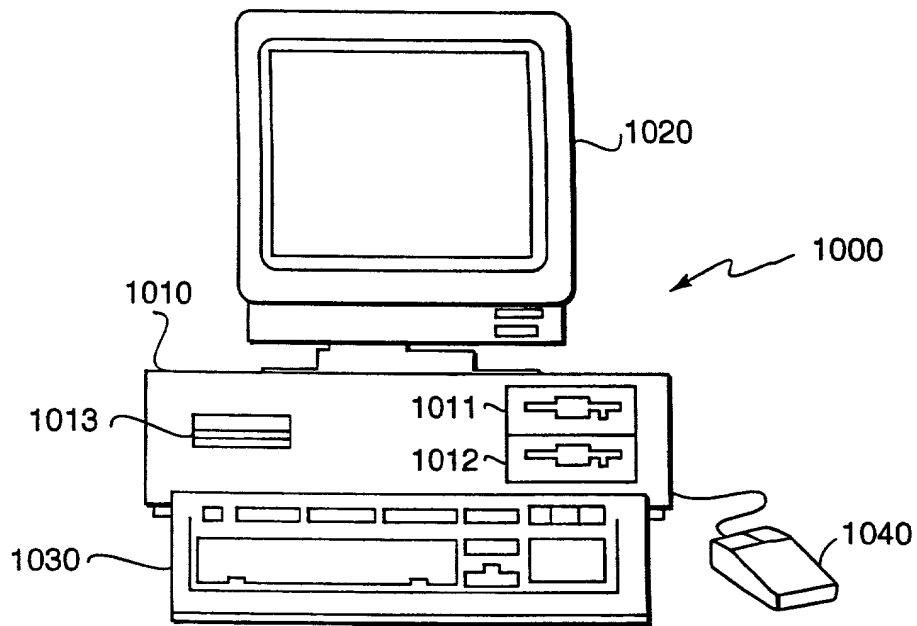


FIG. 9

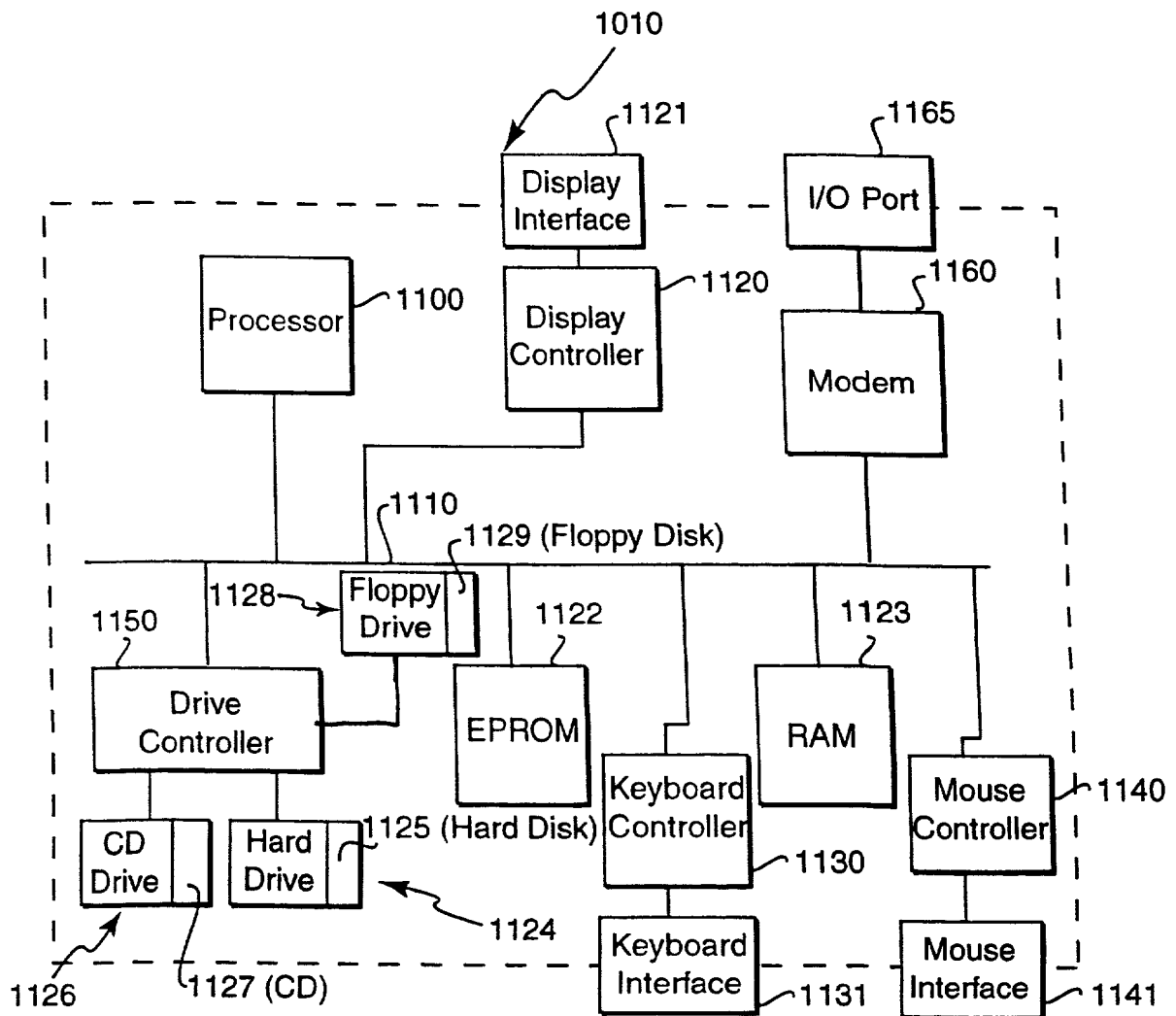


FIGURE 10

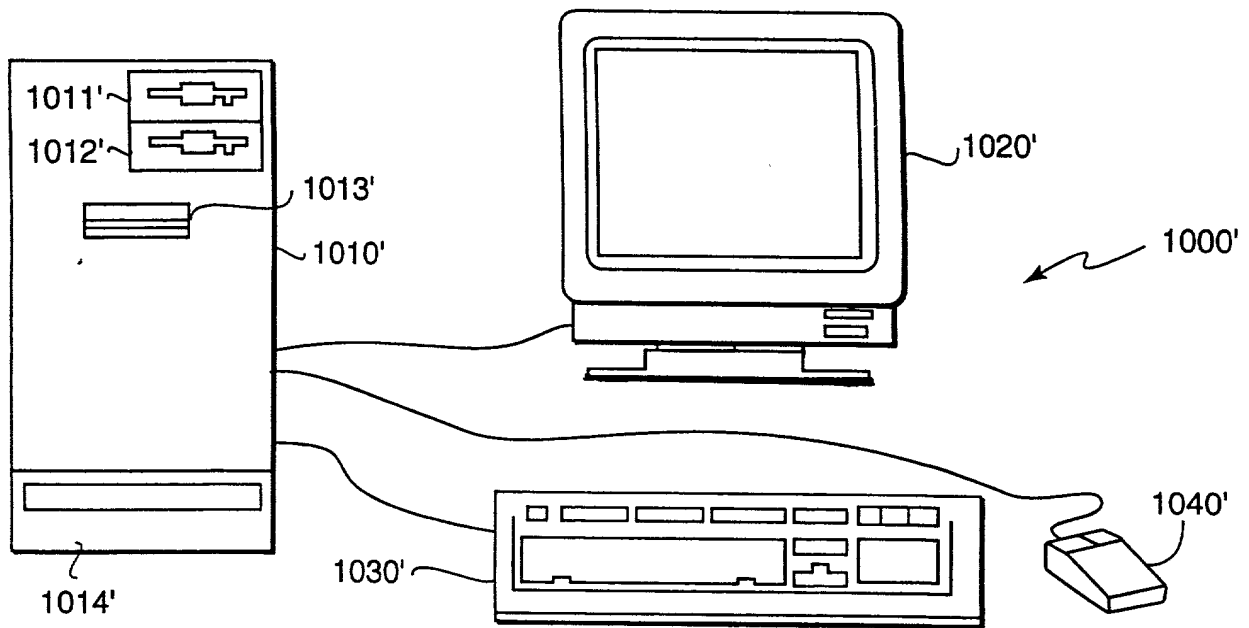


FIG. 11A

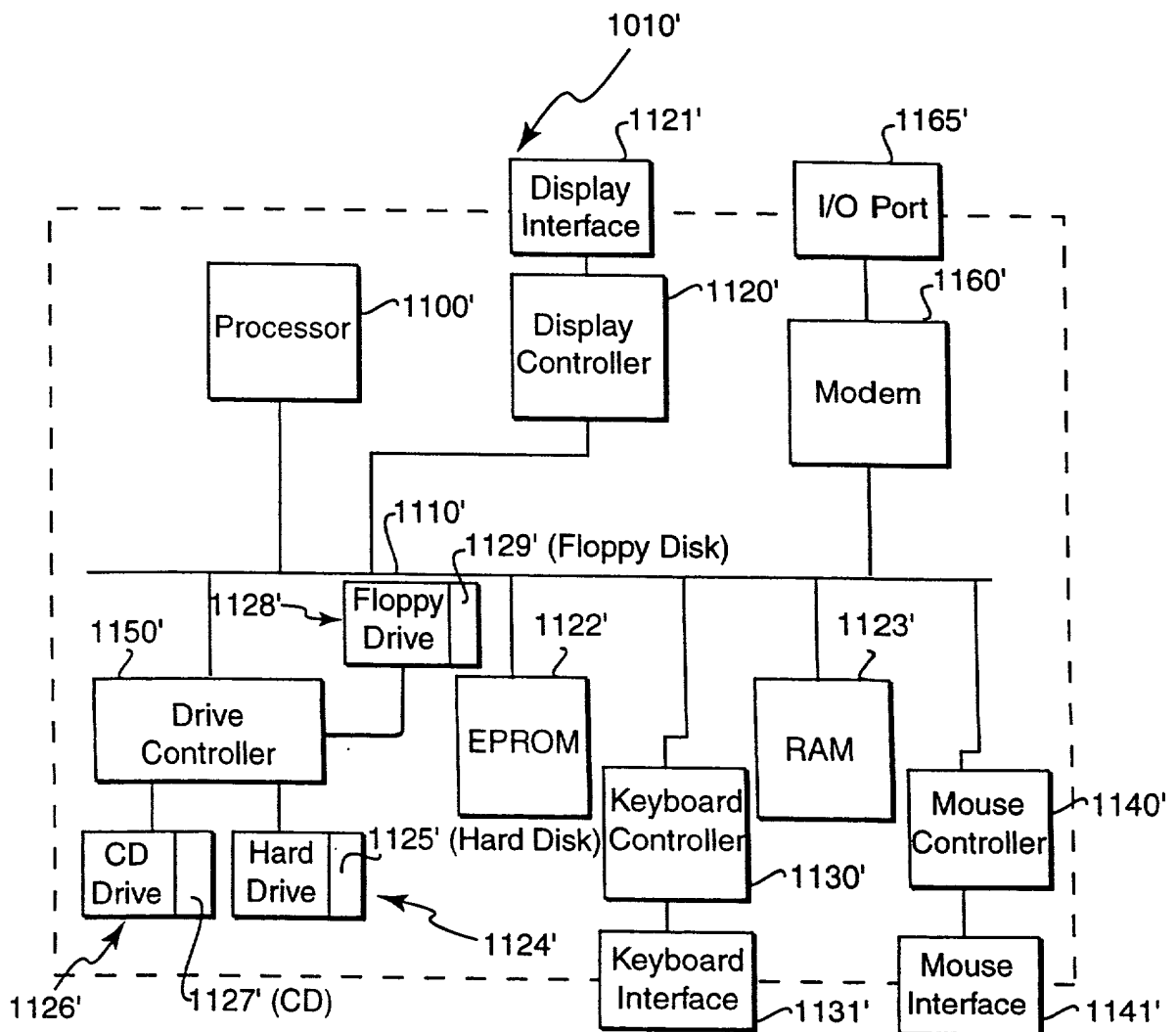


FIG. 11B

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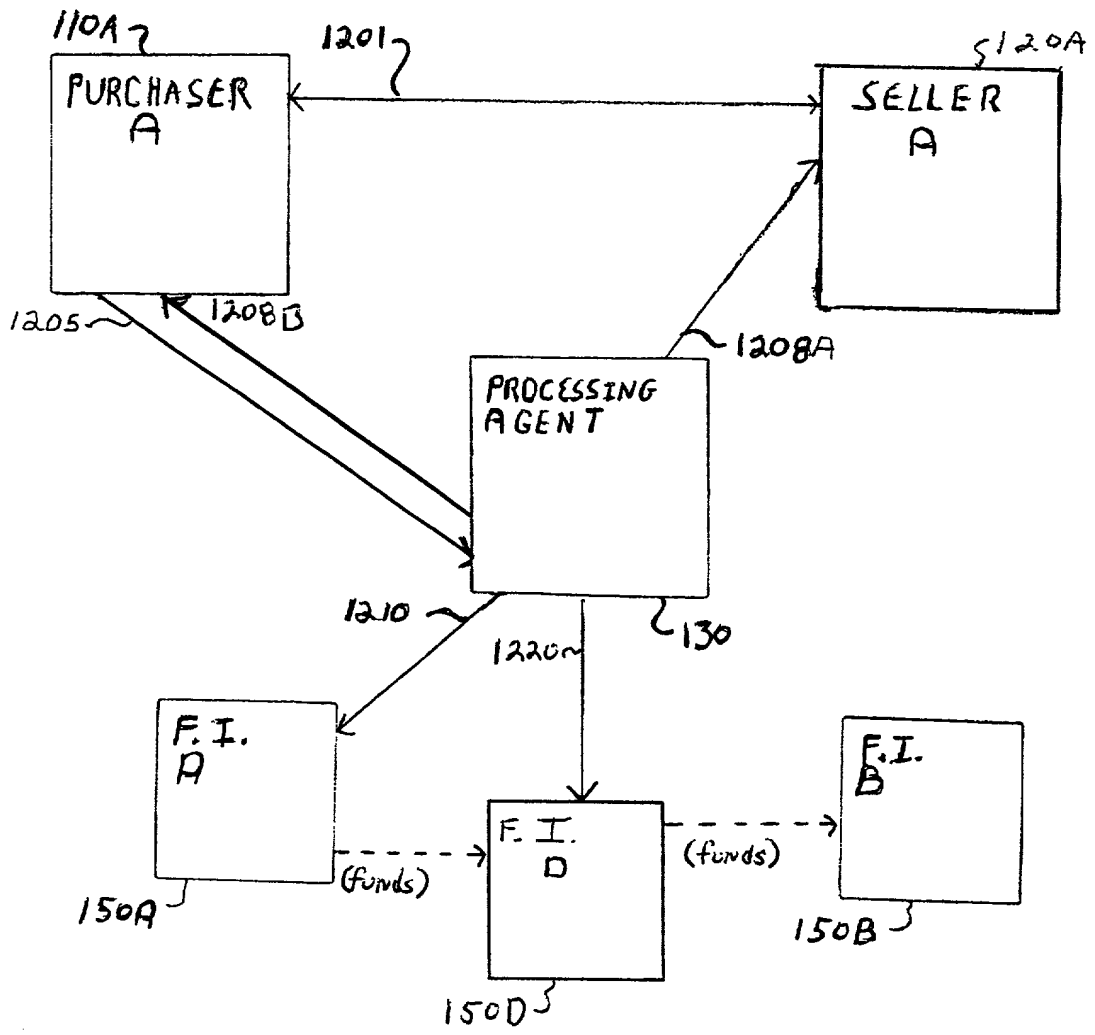


FIGURE 12

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graph TD
    1301[NEGOTIATE TERMS OF SALE TRANSACTION] --> 1305[TRANSMIT PAYMENT INSTRUCTIONS TO PROCESSING AGENT]
    1305 --> 1316[INITIATE DEBIT FROM PURCHASER'S ACCOUNT]
    1316 --> 1320A[INITIATE DEBIT FROM PROCESSING AGENT'S ACCOUNT]
    1320A --> 1320B[TRANSMIT NOTICE OF FUNDS AVAILABILITY TO SELLER]
  
```

FIGURE 13

The diagram illustrates a system architecture for an online auction site, showing the flow of information and funds between various components:

- ON-LINE AUCTION SITE (1490)**: The central hub for the auction process.
- PURCHASER B (110B)**: The buyer's interface.
- SELLER B (120B)**: The seller's interface.
- PROCESSING (ESCROW) AGENT (140B)**: The central processing unit for escrow transactions.
- DATA-BASE (1405)**: The database for storing transaction data.
- PURCHASER B FINANCIAL INSTITUTE (150C)**: The financial institution for the purchaser.
- PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE (150D)**: The financial institution for the escrow agent.
- SELLER B FINANCIAL INSTITUTE (150E)**: The financial institution for the seller.

Information Flow (Arrows):

- 1401A**: From ON-LINE AUCTION SITE to PURCHASER B.
- 1401B (optional)**: From PURCHASER B to SELLER B.
- 1408, 1428, 1433**: From PURCHASER B to PROCESSING (ESCROW) AGENT.
- 1420, 1423, 1443**: From SELLER B to PROCESSING (ESCROW) AGENT.
- 1445**: From PROCESSING (ESCROW) AGENT to DATA-BASE.
- 1412**: From PROCESSING (ESCROW) AGENT to PURCHASER B FINANCIAL INSTITUTE.
- 1438**: From PROCESSING (ESCROW) AGENT to PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE.
- 1410, 1415, 1418, 1421, 1425, 1430, 1435, 1440**: From PROCESSING (ESCROW) AGENT to DATA-BASE.

Fund Flow (Dashed Arrows):

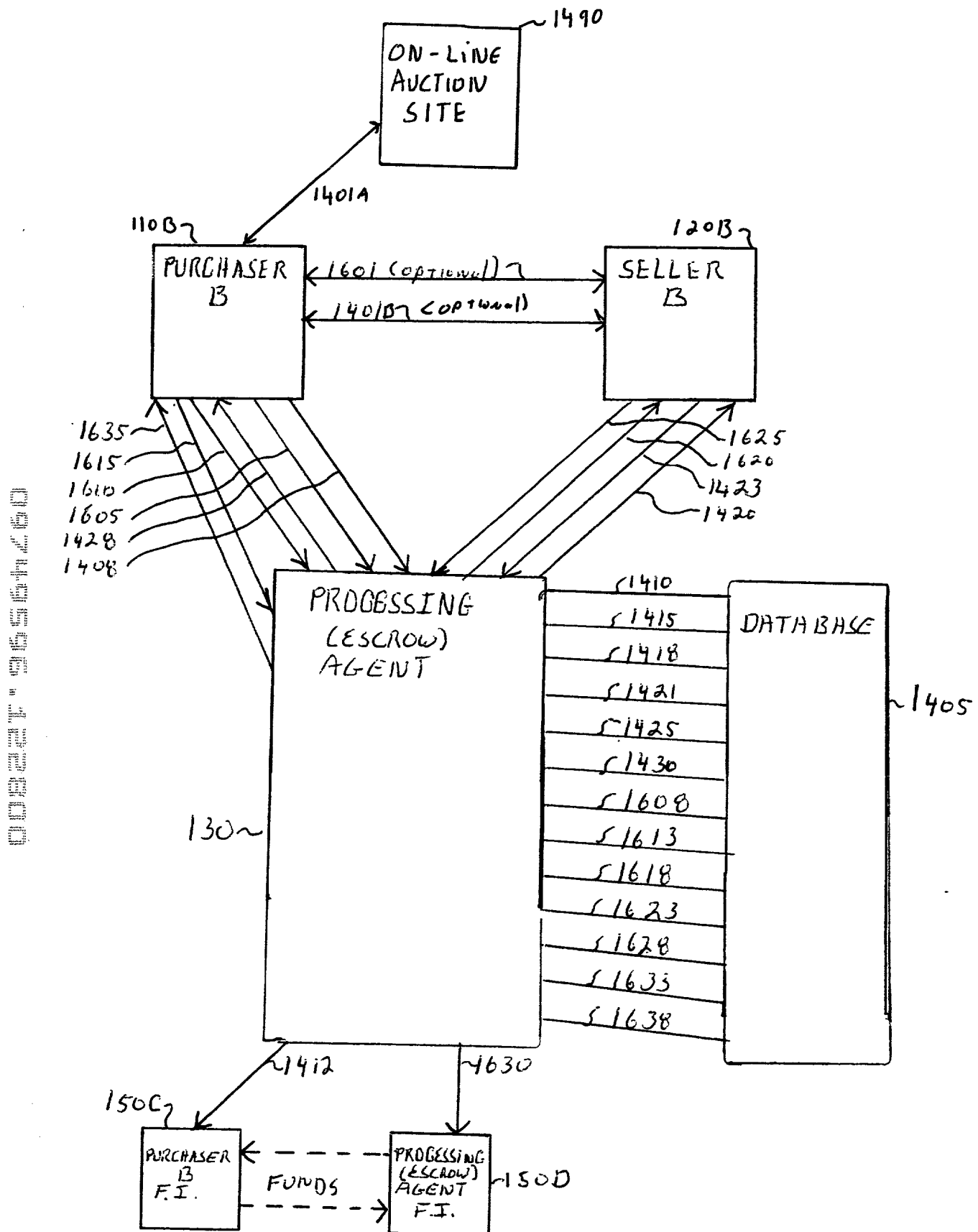
- FUNDS**: From PURCHASER B FINANCIAL INSTITUTE to PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE.
- FUNDS**: From PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE to SELLER B FINANCIAL INSTITUTE.

FIGURE 14

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graph TD
    1501[BID ACCEPTANCE/  
NEGOTIATION] --> 1508[SUBMIT PAYMENT/  
ESCROW REQUEST]
    1508 --> 1510[STORE REQUEST IN  
DATABASE WITH "FUNDS ESCROW"  
INDICATOR]
    1510 --> 1512[INITIATE DEBIT  
from purchaser Account]
    1512 --> 1515[CHANGE STATE OF  
PAYMENT REQUEST TO  
"DEBIT INITIATED"]
    1515 --> 1518[CHANGE STATE OF  
PAYMENT REQUEST TO  
"DEBIT APPROVED"]
    1518 --> 1520[NOTIFY SELLER TO SHIP]
    1520 --> 1521[CHANGE STATE OF  
PAYMENT REQUEST TO  
"SELLER NOTIFIED TO SHIP"]
  
```

TO STEP 1523 FIG. 15B



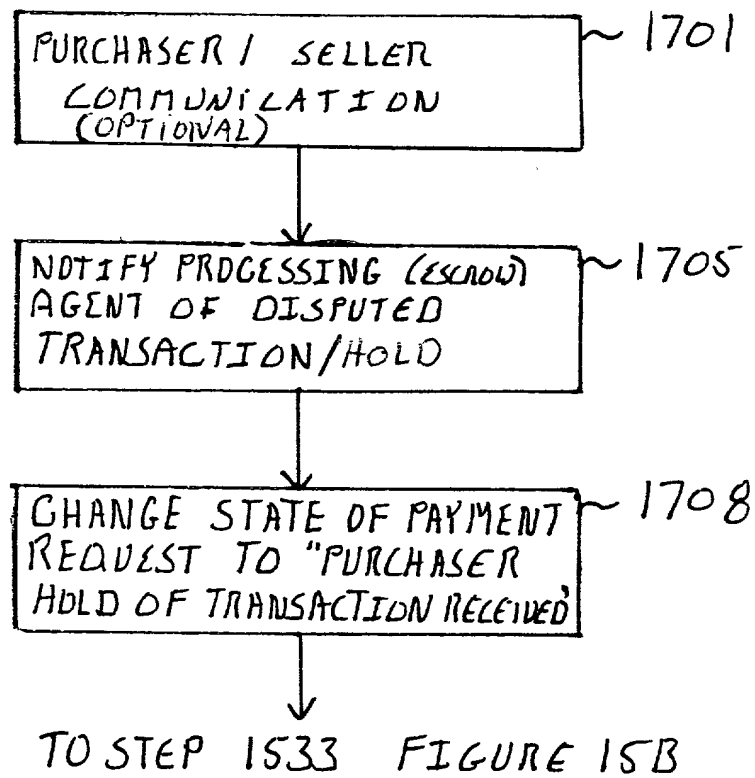
[illegible]

FIGURE 17A

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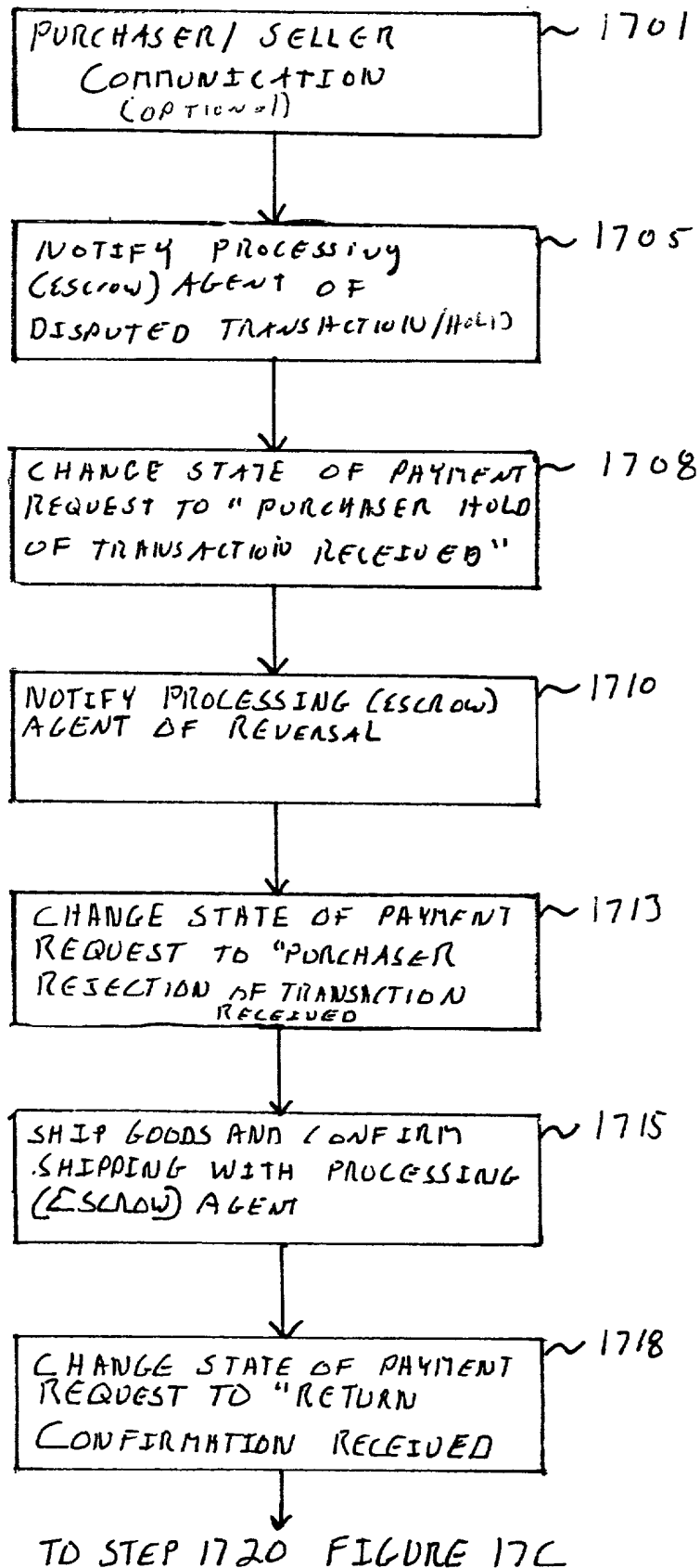


FIGURE 17B

FROM STEP 1718 FIGURE 17B

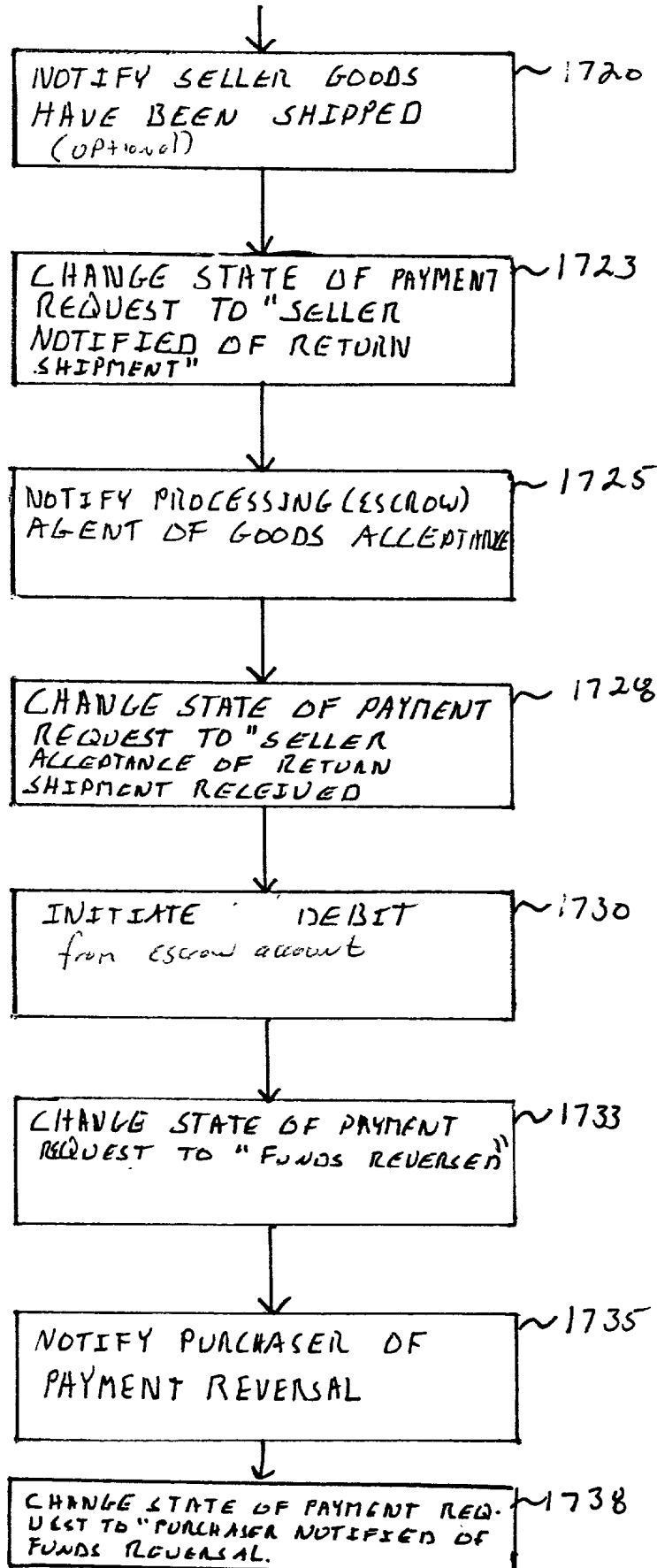


FIGURE 17C

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graph TD
    1800A[REGISTERED DONOR] -- 1801A (optional) --> 1800B[REGISTERED RECIPIENT]
    1800A -- 1801B --> 130[PROCESSING AGENT]
    130 -- 1850 --> 1800B
    130 -- 1825 --> 150G[DONOR F.I.]
    130 -- 1840 --> 150D[PROCEEDING AGENT F.I.]
    130 -- 1806 --> 1805[DATA-BASE]
    130 -- 1830 --> 1805
    130 -- 1835 --> 1805
    130 -- 1845 --> 1805
    130 -- 1820A --> 1805
    130 -- 1855 --> 1805
  
```

FIGURE 18A

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graph LR
    1800A[REGISTERED DONOR] -- 1801A (optional) --> 1800C[NON-ENROLLED RECIPIENT]
    1800A -- 1801B --> 130[PROCESSING AGENT]
    1800C -- 1860 --> 130
    130 -- 1806 --> 1805[DATA-BASE]
    130 -- 1880 --> 1805
    130 -- 1820B --> 1805
    130 -- 1890 --> 1805
  
```

FIGURE 18B

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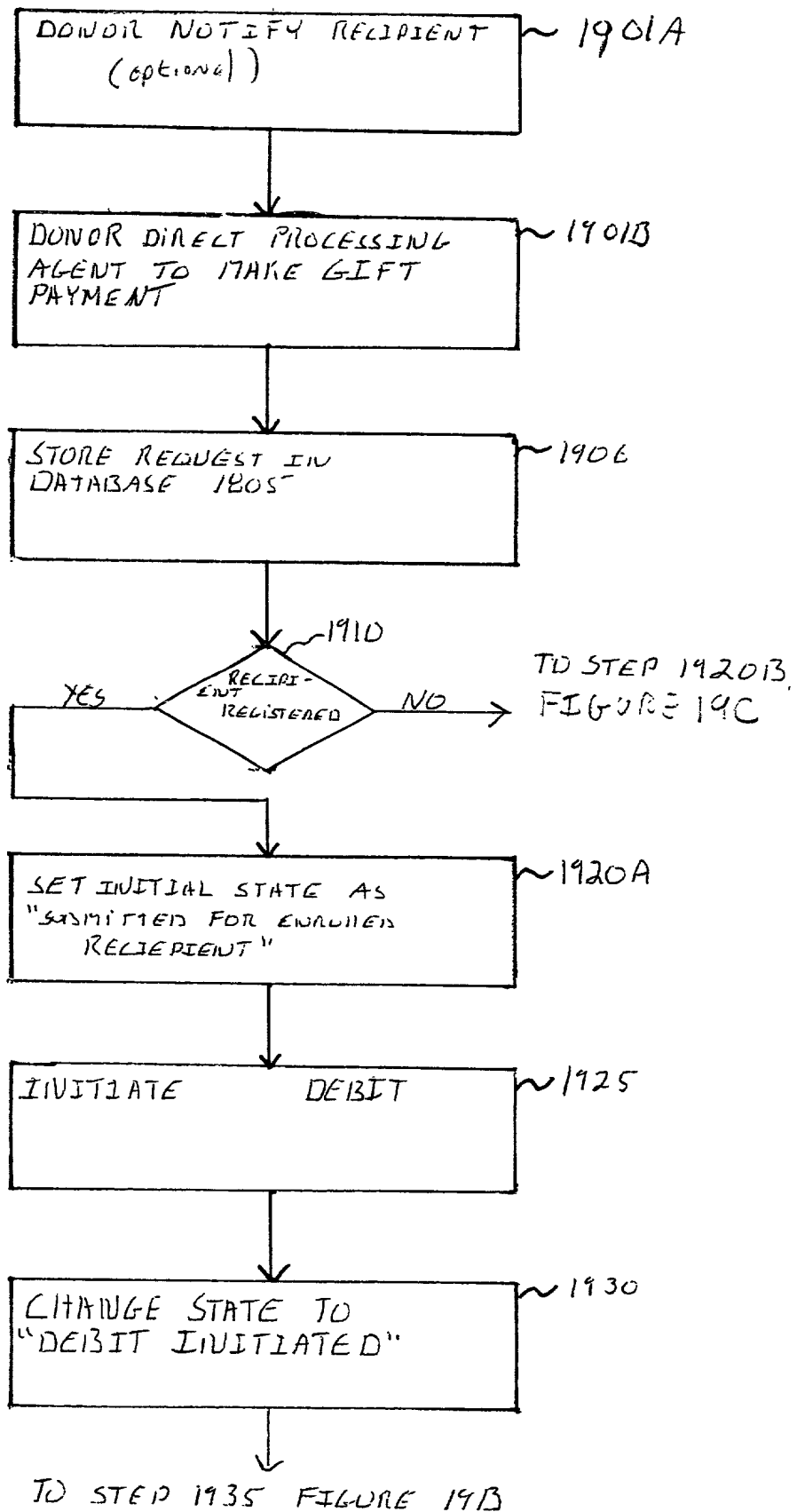


FIGURE 19A

FROM STEP 1430 FIGURE 14A

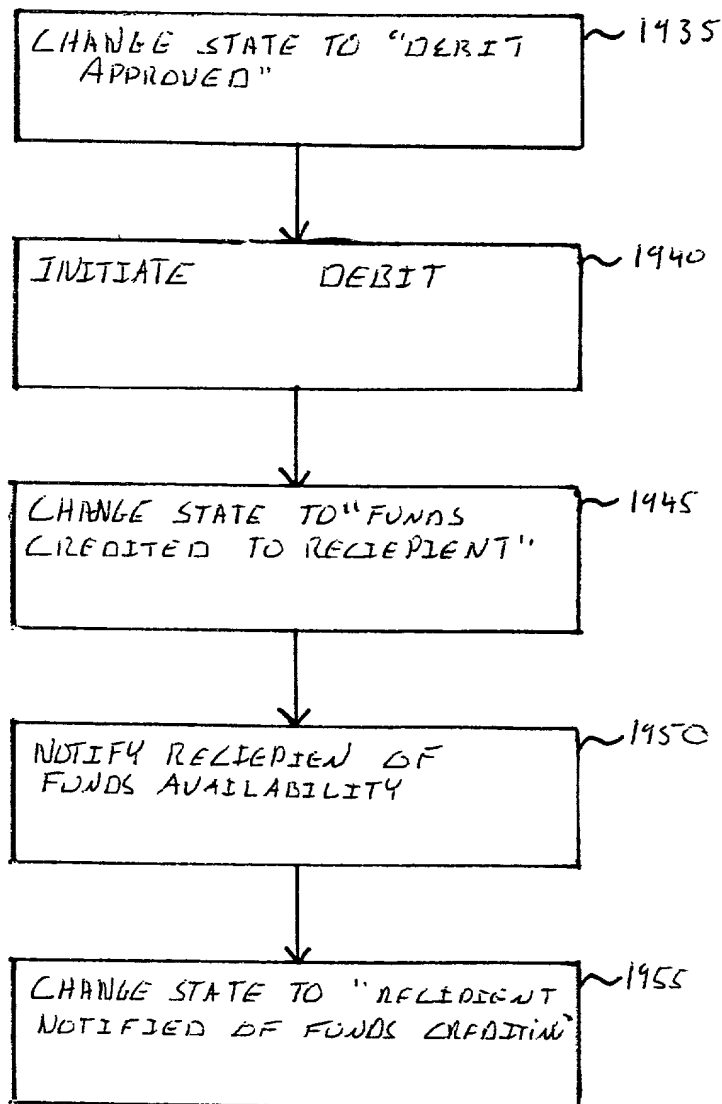


FIGURE 14B

FROM STEP 910 OF FIGURE 19A

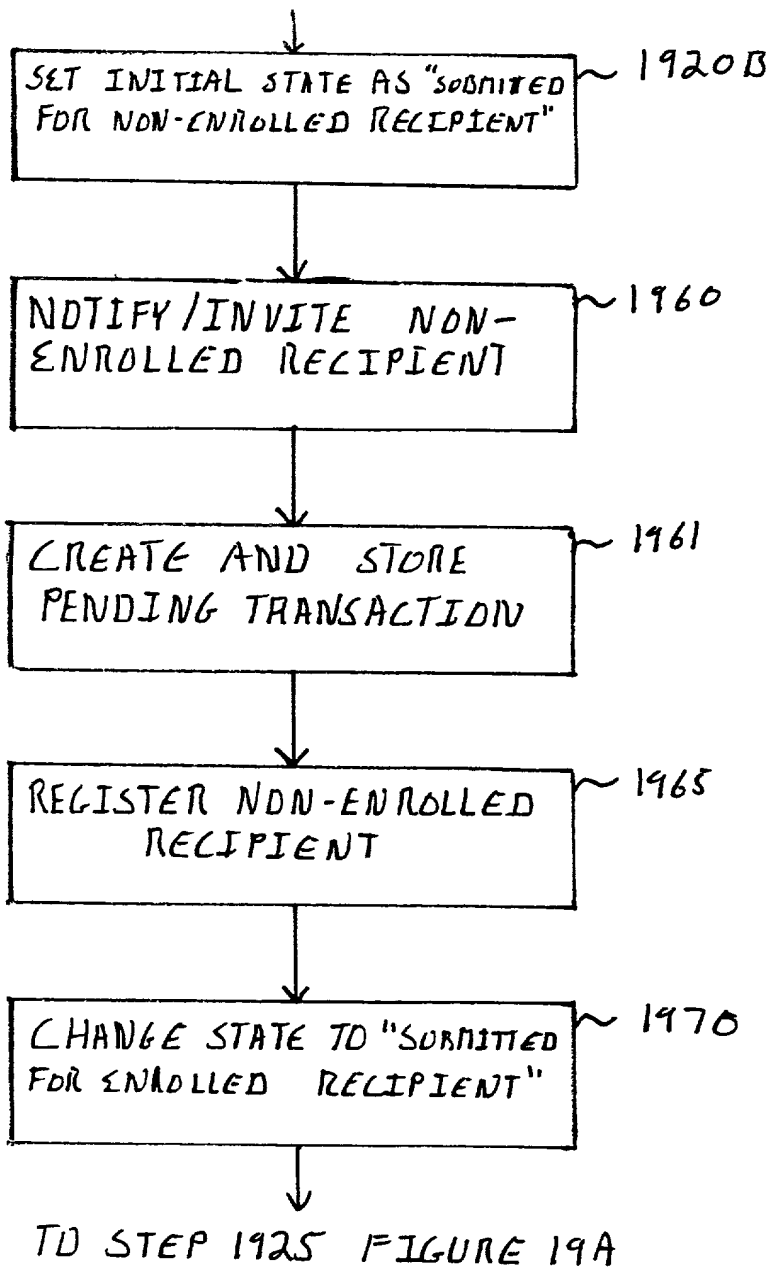


FIGURE 19C

FIGURE 20

From Step 1520, Figure 15A

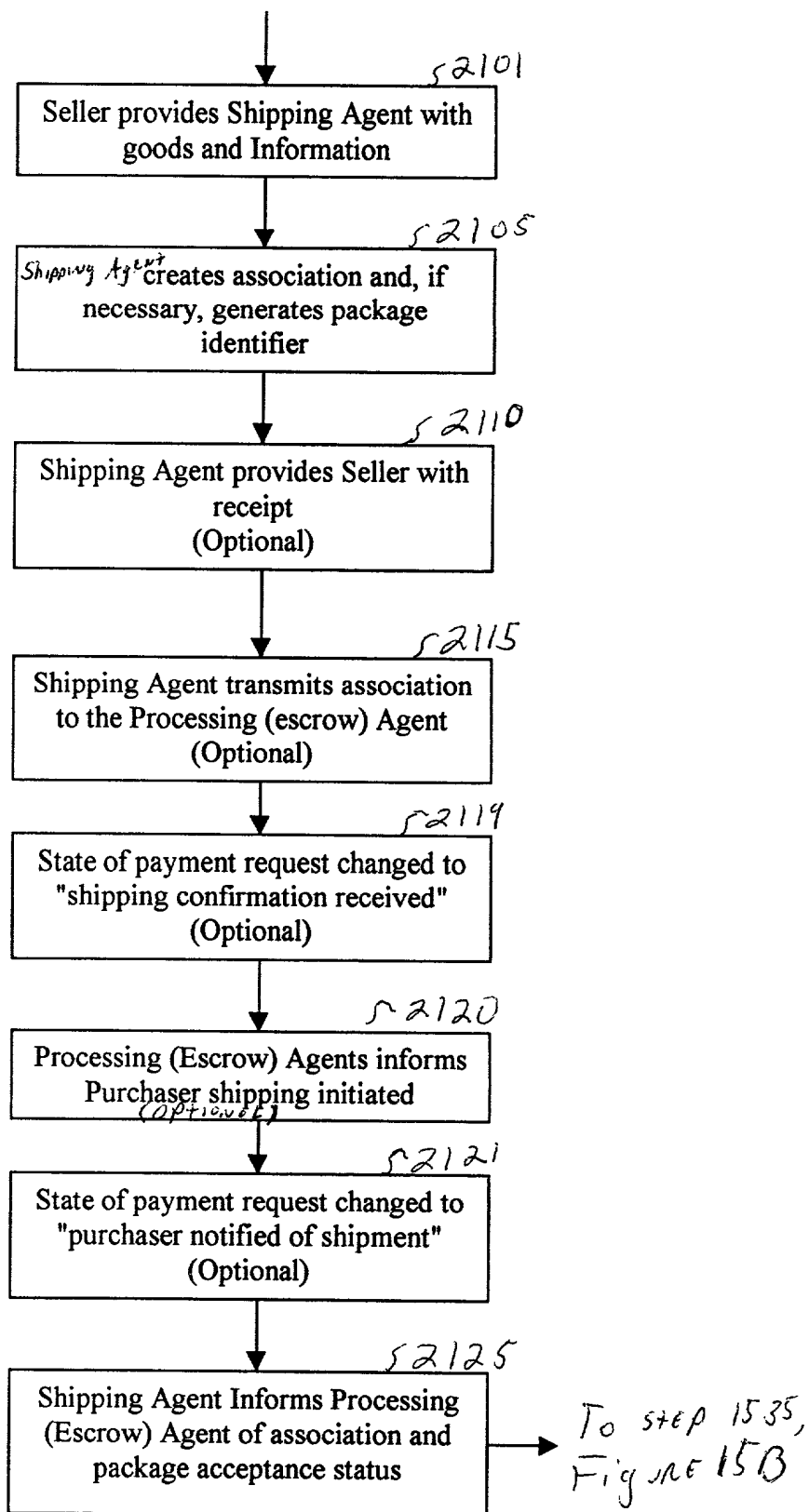


FIGURE 21

The diagram illustrates a system architecture for an online auction, showing the flow of information and funds between various entities.

Entities and Components:

- PURCHASER B (110B):** The buyer in the transaction.
- ON-LINE AUCTION SITE (1490):** The central platform for the auction.
- SELLER B (120B):** The seller in the transaction.
- SHIPPING AGENT (2000):** Responsible for the physical delivery of the goods.
- PROCESSING (ESCROW) AGENT (130):** Acts as a trusted intermediary to hold funds and manage the transaction process.
- DATABASE (1405):** Stores transaction data and item information.
- PURCHASER B FINANCIAL INSTITUTE (150C):** The bank or financial institution for the purchaser.
- PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE (150D):** The bank or financial institution for the escrow agent.
- SELLER B FINANCIAL INSTITUTE (150E):** The bank or financial institution for the seller.

Flows and Connections:

- Information Flows (Solid Arrows):**
 - 1401A: From ON-LINE AUCTION SITE to PURCHASER B.
 - 1401B (optional): From PURCHASER B to SELLER B.
 - 2201: From SELLER B to SHIPPING AGENT.
 - 2230A: From SHIPPING AGENT to SELLER B.
 - 2225 (optional): From SHIPPING AGENT to PROCESSING (ESCROW) AGENT.
 - 2230B (optional): From PROCESSING (ESCROW) AGENT to SHIPPING AGENT.
 - 1408: From PURCHASER B to PROCESSING (ESCROW) AGENT.
 - 2320 (optional): From PROCESSING (ESCROW) AGENT to PURCHASER B.
 - 1420, 1443, 2216, 2235: From PROCESSING (ESCROW) AGENT to SELLER B.
 - 1445, 1410, 1415, 1418, 1435, 1440, 2217 (optional), 2221 (optional), 1421: From PROCESSING (ESCROW) AGENT to DATABASE.
- Fund Flows (Dashed Arrows):**
 - 1412: From PURCHASER B FINANCIAL INSTITUTE to PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE.
 - 1432: From PROCESSING (ESCROW) AGENT FINANCIAL INSTITUTE to SELLER B FINANCIAL INSTITUTE.

FIGURE 22

From Step 1520, Figure 15

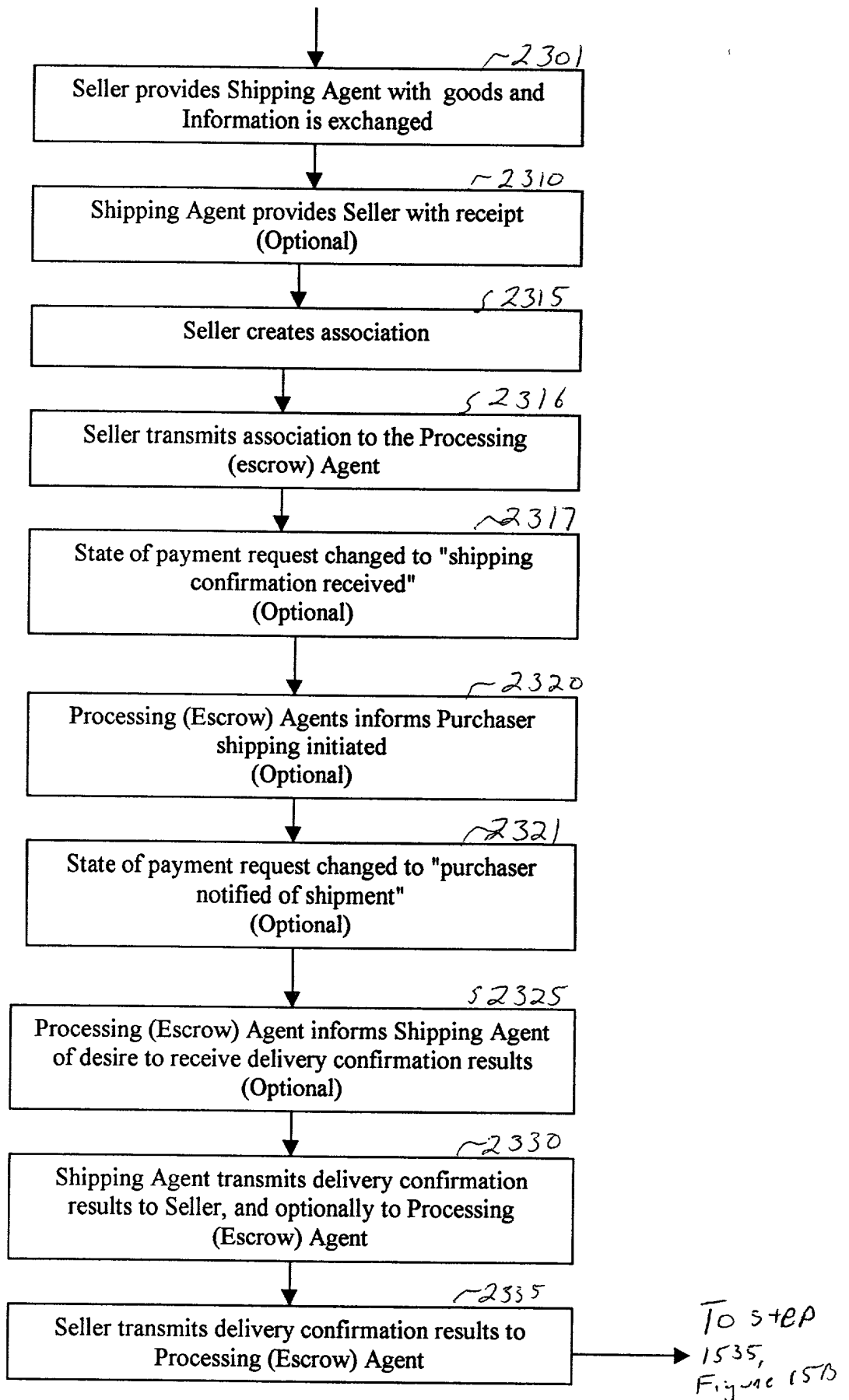


FIGURE 23

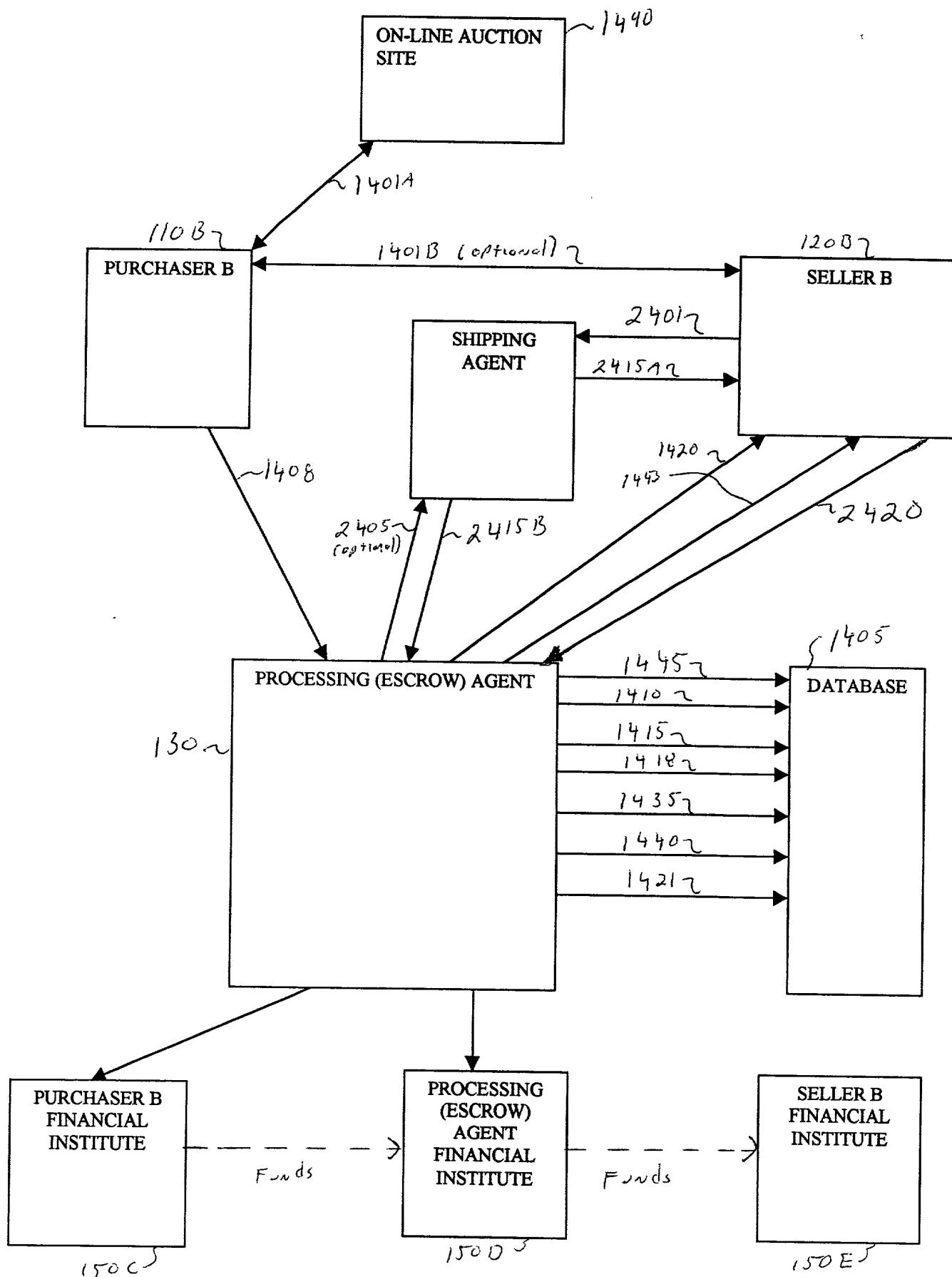
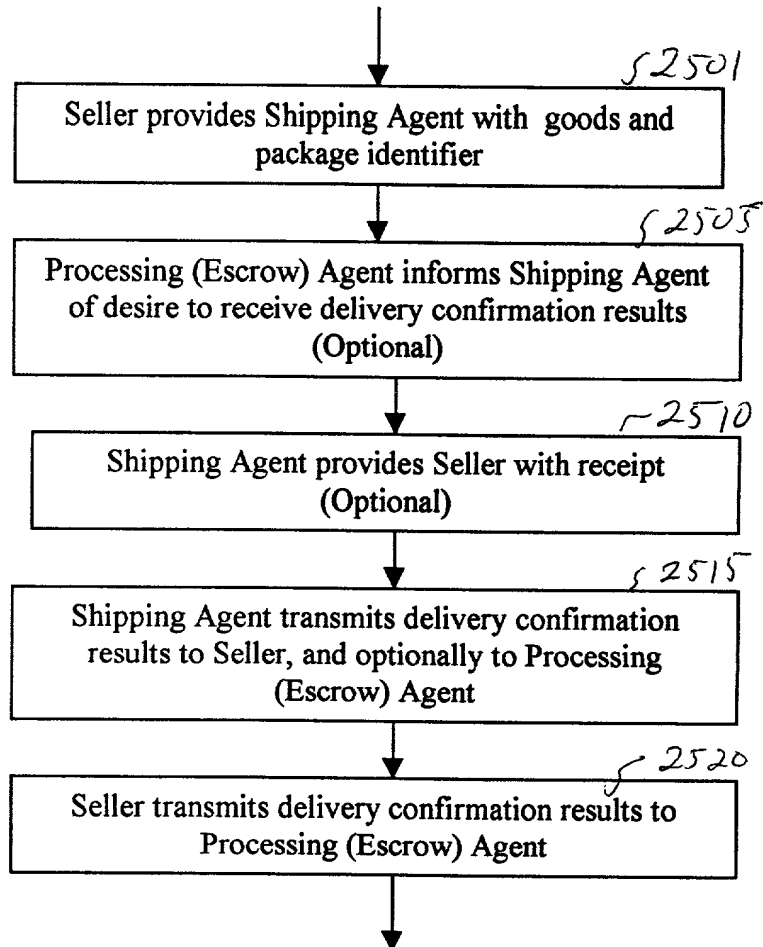


FIGURE 24

From Step 1520, Figure 15



To step 1535 of Figure 15B,

FIGURE 25

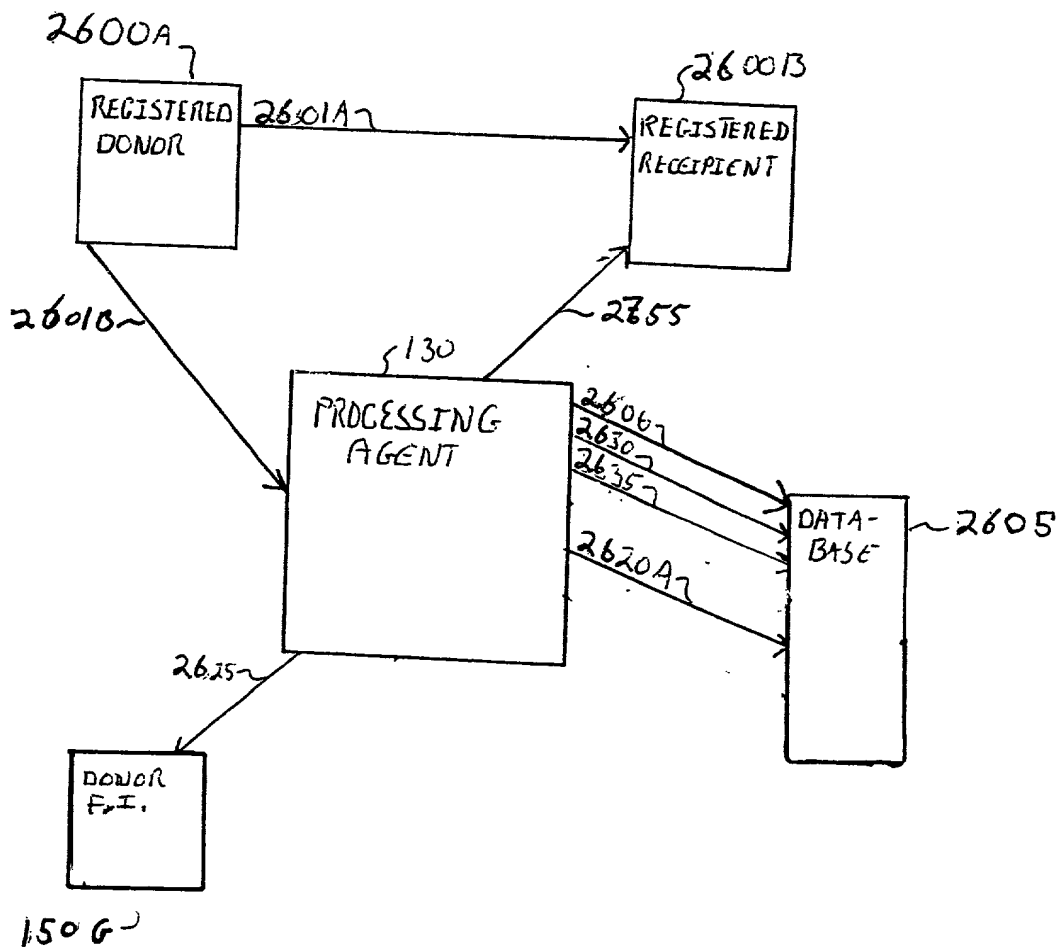


FIGURE 26


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graph TD
    2701A[DONOR NOTIFY RECIPIENT  
(optional)] --> 2701B[DONOR DIRECT PROCESSING  
AGENT TO MAKE GIFT  
CERTIFICATE]
    2701B --> 2706[STORE REQUEST IN  
DATABASE 2605]
    2706 --> 2710{RECIPIENT  
REGISTERED}
    2710 -- YES --> 2720A[SET INITIAL STATE AS  
"SUBMITTED FOR ENROLLED  
RECIPIENT"]
    2710 -- NO --> 2920B[TO STEP 2920B  
FIGURE 29]
    2720A --> 2725[INITIATE DEBIT]
    2725 --> 2730[CHANGE STATE TO  
"DEBIT INITIATED"]
    2730 --> 2735[TO STEP 2735 FIGURE 27B]

```

FIGURE 27A

FROM STEP 2730 FIGURE 27A

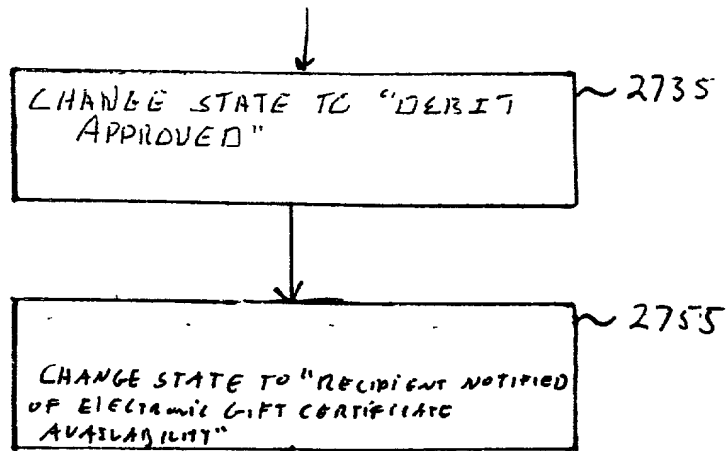


FIGURE 27B

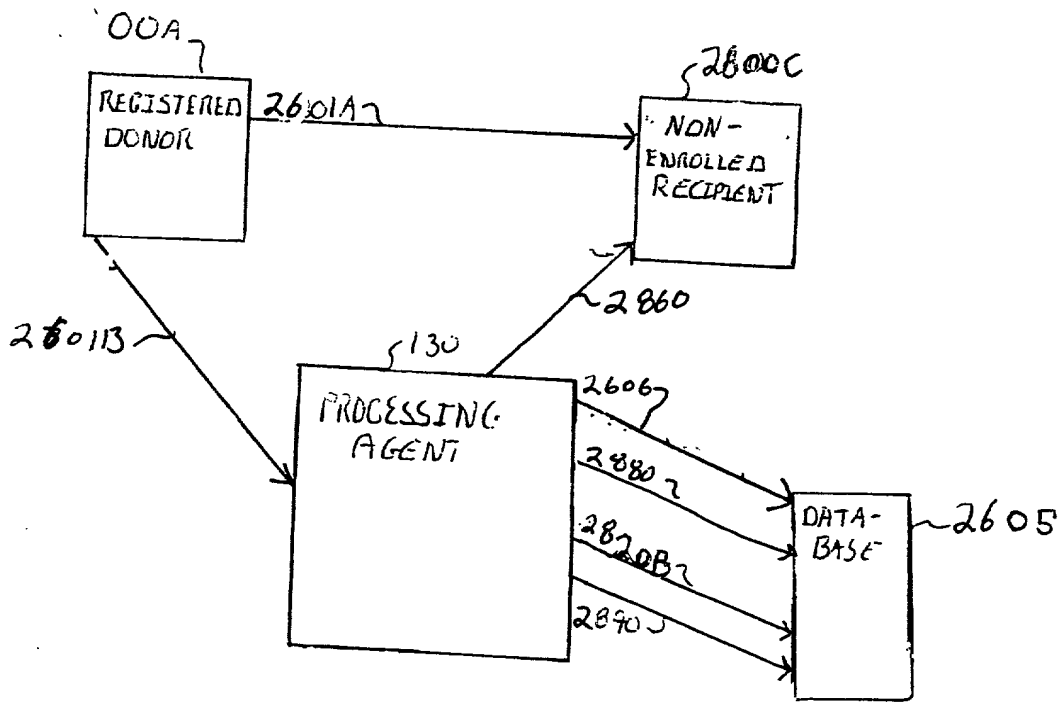


FIGURE 28

